

## **SUMMARY APPRAISAL REPORT**

OF THE REAL PROPERTY LOCATED AT

3426 Old Canton Road Jackson, MS 39211

for

Trustmark P.O. Box 291 Jackson, MS 39205

Ex. A

as of

July 19, 2011

by

James E. Craig III 125 Hideaway Acres Brandon, MS 39047

CRAIG APPRAISAL

Case 12-00061-ee Doc 72-1 Filed 05/13/14 Entered 05/13/14 15:19:34 Desc Exការាជាស្ថិតខ្លាំ 6 2 of 4

purpose of this summary appraisal repo								
The state of the s	int is to provide the lea	nder/client with an acc	curate, and adequate	ly supported, o				
roperty Address 3426 Old Canton		(DIE D	cay Jackson	7210	State MS		Code 392	11
prower N/A		r of Public Record Ke	nneth & Mary	Simmons	CountyHin	ds		
gal Description SEE ADDITION sessor's Parcel # 3-14-1	AL COMMEN	13	Tax Year 2010	(	R.E. Taxes \$	5 700 00	a .	
eighborhood Name Woodland H	ille		Map Reference 57	9 00 1 66		sus Tract 13		
		Assessments \$ N//			IOA \$ N/A		year	per month
operty Rights Appraised X Fee Simple		Other (describe						
ssignment Type Purchase Transact	-	ansaction X Other (	THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	e Market v	alue for Tru	stmark E	Bank (Cli	ient)
ender/Client Trustmark		Address P.O.	Box 291, Jacks	on, MS 39	205			
the subject property currently offered for	sale or has it been off	ered for sale in the tw	elve months prior to	the effective da	te of the apprais	al? Yes		
eport dala source(s) used, offering price(	s), and date(s). No	current listing o	r sale of the su	bject prop	erty. No M	LS Listin	g of the	subject
operty in the last 12 months.								
did X did not analyze the contr		ject purchase transaction	n. Explain the result	s of the analysi	s of the contract	or sale or wi	y the analys	sis was not
erformed. No contract for the s	ubject property							
ontract Price \$ N/A Date of Centra	ctN/A Is th	ne property seller the or	wner of public record?	X Yes	No Data S	ource(s)	ax Reco	ords
there any financial assistance (loan charge					arty on behalf of	the borrowe	r? Yes	XN
Yes, report the total dollar amount and d	escribe the items to be	paid: No sales c	oncessions not	ted.				
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Neighborhood Characteristics	Dural Bassadu Ma	One-Unit Hou	7.0	Declining	One-Unit Hou PRICE		ercent Lan	75.0 %
ocation Urban X Suburban uilt-Up Over 75% X 25-75%	Rural Property Vi Under25% Demand/Su			OverSupply	\$(000)		Unil	/3.U %
rowth Rapid X Stable	Slow Marketing 7				50 Low		ti-Family	%
eighborhood Boundaries North of La					5mil+High	- desirable	nmercial	10.0 %
anton Road, and west of I-55	Control of the Contro	1		A CONTRACTOR OF THE PARTY OF TH	50 Pred.	50 OII		15.0 %
eighborhood Description The proper	ty is located in	an established	neighborhood	of high q	uality home		heast Ja	ckson.
he area is convenient to place	es of worship,	shopping, scho	ols and places	of emplo	yment.			
		7. 7	136	200				1.76
arket Conditions (including support for the	e above conclusions)	Market activity	over the last	twelve mo	nths has bee	en averag	e. Dem	and for
operties within the Woodland	i Hills area is av	erage with your	nger purchaser:	s buying o	der homes	which are	then up	dated a
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mensions 80Fx205LSx80Rx225	RS	Area 17200		Shape Recta		View good		
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Case 12-00061-ee Doc 72-1-Residential Asia Entered 05/13/14 15:19:34 Desc

	There are 13 compa	arable propert	ies currentiy	offered fo	or sale in ti	ne subj	ect neighborhood ra	anging in price	rom \$	468,000.00		to \$	0.2	50 <u>,00</u>	0.00
	There are 7 compa	arable sales ir	the subject	neighbor	rhood withi	in the p	past twelve months	ranging in sale	price from	\$ 500,000	.00	to	\$ 8	50,0	00.00
	FEATURE	SUB	ECT				SALE # 1		IPARABLE				PARABL		
	3426 Old Canton	Road		1912	Petit B	ois		4708 Calı	nita Pla	ce	3731	King	s Hig	hwa	y
	Address Jackson			Jacks	on			Jackson			Jack				
	Proximity to Subject			1.8 +/	- Miles			2.9 +/- M				-/- mi	les No	orth	
	Sale Price	\$	N/A			\$	501,000		\$	575,000			\$	<u> </u>	460,000
	Sale Price/Gross Liv. Area	\$	sq. ft.		8.00 sq.			\$ 108.98				22.08			
	Data Source(s)				aiser-M			Appraise				raiser-			
	Verification Source(s)						40 DOM	OLP \$799		69 DOM	OLP	\$499	,000 3		
	VALUE ADJUSTMENTS	DESCR	IPTION	DES	SCRIPTIO	N	+(-)\$ Adjustment	DESCRI	PTION	+(-)\$ Adjustment	D	ESCRIP'	TION	+(-)	\$ Adjustment
	Sale or Financing			Conv.				Conv.			Con				
ļ	Concessions				To Sel	ler		Cash To S	Seller			To S	eller		
	Date of Sale/Time			7/20/1				1/3/11			8/13				
		Suburba		Subur				Suburban				ırban			
	Leasehold/Fee Simple	Fee Sim			imple			Fee Simp				Simpl			
-	Site	17200 +				00_		Value \$7:	5,000	+5,000			,000		+10,000
	View	Street		Street				Street			Stree				
-	Design (Style)	Conv.		Conv.				Conv.			Con				
-	Quality of Construction	Good		Good				Good			Goo				
	Actual Age	A18/E10	)	A28/E				A26/E10				<u>/E15</u>			+12,500
	Condition	Good		Simila				Similar			Infe				+7,500
_	Above Grade	Total Bdrm		Total E		Baths		Total Bdrms.				Bdrms.	Baths		
S A	Room Count	12   4	5.5	11	4	5	+500		4F2H	+1,000		5	3		+3,500
L	Gross Living Area	4,867	sq. ft.			sq. ft.	+7,980	- ,- ,- , -	sq. ft.	-14,315		,768	sq. ft	-	+38,465
E		None		None				None			Non	e			
s	Rooms Below Grade	a i						g :		-				-	
С	Functional Utility	Good		Good				Good		-	Goo			+	
ŏ	Heating/Cooling	Central		Centra				Central			Cent				
M	Energy Efficient Items	Good		Good				Good			Goo				
P	Garage/Carport	Gar 2			Garage	e		Garage 2				r Carı	ort		+1,500
A R	Porch/Patio/Deck	Patio;Po	_				+4,500	Similar			Simi				
1		Appl.; E	xtras	Simila	ar			Similar			Infe	ior			+5,000
S															
O N				37					3.7		[-		_	-	<b></b>
14	Net Adjustment (Total)			X		-	\$ 10,480		X -	\$ -8,315		X + L	-	\$	78,465
Α	Adjusted Sale Price			Net Adj.		9 %			1.45 %		l	dj. 17			
Ρ.	of Comparables				Adj. 3.09			Gross Adj.							
P R		t research the	e sale or trar	nster histo	ory of the	subject	t property and comp	parable sales.	If not, expla	ain No known	1 sale	es of t	ne co	mpa	rables in
0	the last 1 year.														
						_							. i		
A	My recearch did	X did n	ot reveal any	nrior cal	lee or trans	efore o	f the subject proper	ty for the three			of thic				
	My research did				les or trans	sfers o	f the subject proper	ty for the three	years prior	to the effective date	of this	appraisa	ai.		
	Data Source(s) Ov	vner/Dee	d Recor	ds											
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Case 12-00061-ee Doc 72-1 Filed 05/13/14 File Filed 05/13/14 File Filed 05/13/14 File Filed 05/13/14 September 12-00061-ee

	Evhibit A Dago 4 o	# 11 0/2
	Legal Description: BEG NE COR LOT 15 BLK A WOODLAND HILLS	SWLY 58.2 FT TO POB SWLY 80 FT SELY
	203.5 FT NELY 80 FT NWLY 182.8 FT TO POB PT LOT 15 BLK A WC	OODLAND HILLS
	Some extras include: security system, 20' ceiling in living area, vaulted ceili	
	lights, arched doorways, rear deck area, kitchen with formica/granite tops at	nd upgraded kitchen equipment, screen porch area
	on second floor.	
	The Scope of Work of this assignment is to estimate market value of the	subject property as of the effective date of this
	appraisal. MLS sales along with the Jackson Association Of Realtors Appra	aiser Database was utilized to research comparable
	sales data for the subject. Sales that have occurred in the last 12 months with	
	miles of the subject were found and analyzed. The best sales, in the appraise	
	value was estimated for the subject property by utilizing MLS sales data and	
	in a new development) in order to determine a reasonable opinion of land va	
Ď	ni a new development) in order to determine a reasonable opinion or land va	and for the subject.
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	The Northeast Jackson area market (As with the rest of the country) has ex	
	several months. In my opinion, foreclosures, Mortgage Fraud and the loon	
N	market over the past several months with properties experiencing a lower M	larket Price for properties that experienced in years
٦.	past. Market Value (Appraised Value) as outlined in this appraisal report is	not always equal to Market Price (The actual price
_	paid) for a property. A property could have a higher Market Value than a M	Market Price when placed on the open market as
	currently experienced in the Northeast Jackson Market.	•
)		
N	It is to be noted that the appraiser is aware of a prior listing of the subje	ct with Kitty Rushing several years ago Mrs
	"	
ľ	asking price of \$900,000 or \$185/SF was expired after an extened marketing	ng time with the realtor.
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	COST APPROACH TO VALUE (not required by	v Fannie Mael
	COST APPROACH TO VALUE (not required by Provide adequate information for the lender/client to replicate the below cost figures and calculations.	y Fannie Mae)
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